

SHELBY COUNTY EMERGENCY FINANCIAL ASSISTANCE PROGRAMS

FOR MORE INFORMATION CONTACT THE OFFICE OF BUSINESS DIVERSITY AND COMPLIANCE AT (901) 636-9300

| PROGRAM NAME / MAX AMOUNT | PROGRAM DETAILS & APPROVED USES | ELIGIBLE INDUSTRIES | HOW TO APPLY |
|---|---|--|--|
| SMALL BUSINESS ADMINISTRATION ECONOMIC INJURY DISASTER LOAN | UNSECURED LOAN: UP TO \$25,000 (FIRST \$10,000 IS A GRANT). SECURED LOAN: UP TO \$2 MILLION. CAN BE USED FOR WORKING CAPITAL TO PAY DEBT, VENDORS, PAYROLL AND DISASTER RELATED OBLIGATIONS. INTEREST RATES: 2.75% FOR NON-PROFITS; 3.75% FOR ALL | A SMALL BUSINESS WITH LESS THAN 500 EMPLOYEES (INCLUDING SOLE PROPRIETORSHIPS, INDEPENDENT CONTRACTORS AND SELF-EMPLOYED PERSONS), PRIVATE NON-PROFITS OR 501(C)(19) VETERANS ORGANIZA- TIONS AFFECTED BY COVID-19. OTHER BUSINESSES MAY BE ELIGIBLE, SEE SBA GUIDELINES HERE. ELIGIBLE BUSINESSES INCLUDE RETAILERS, | ONLINE: HTTPS://COVID19RE- LIEF.SBA.GOV/#/ . SBA WILL MAKE DIRECT CONTACT WITH APPLICANTS. PREVIOUS APPLICANTS: PREVIOUSLY SUBMITTED APPLICATIONS FOR THE EIDL ARE STILL BEING PROCESSED BY THE SBA ON A FIRST COME, FIRST SERVE BASIS. THERE IS NO NEED TO REAPPLY. BUSINESS THAT ARE INTER- ESTED IN STARTING THE REPAYMENT PROCESS BEFORE THEIR 12-MONTH WINDOW ENDS CAN SIGN UP FOR AN ACCOUNT ON WWW.PAY.GOV |
| CITY OF MEMPHIS OBDC SMALL BUSINESS STABILIZATION PROGRAM | GRANTS FROM \$10,000 TO \$25,000 | OWNER'S PRIMARY RESIDENCE AND BUSINESS MUST BE LOCATED WITHIN THE CITY OF MEMPHIS LIMITS (UNIN- CORPORATED SHELBY COUNTY IS NOT ELIGIBLE) MINIMUM REVENUE OF \$30,000 ANNUALLY MAXIMUM REVE- NUE \$3 MILLION ANNUAL MUST HAVE BEEN IN BUSINESS AT LEAST 6 MONTHS PRIOR TO MARCH 1, 2020 MUST COMPLETE ONLINE FINANCIAL LITERACY LEARNING SERIES AND SIGN AFFIDAVIT. CLICK HERE . BUSINESS ACTIVITY MUST BE ELIGIBLE UNDER THE PROGRAM AND IN ONE OF THE INDUSTRIES LISTED IN THE NORTH AMERICAN INDUSTRY CLASSIFICATION SYSTEM (NAICS) CODES LIST. | APPLICATION & REQUESTED DOCUMENTS MUST BE SUBMITTED IN ONE EMAIL.W9 & INVOICE REQUIRED UPON APPROVAL. APPLICATION WILL ONLY BE ACCEPTED VIA EMAIL TO OB- DCGRANTS@MEMPHISTN.GOV (NO EXCEPTIONS) |
| CITY OF MEMPHIS MICRO LOAN FUND ECONOMIC HARDSHIP EMERGENCY LOAN | LOANS RANGE FROM \$2,000 UP TO \$5,000. FOR EMERGENCY WORKING CAPITAL FOR EXPENSES SUCH AS BUSINESS RENT OR MORTGAGE PAY- MENTS, PAYROLL, SUPPLIER AND VENDOR PAYMENTS, INSURANCE AND UTILITIES. NO INTEREST DUE ON LOANS FOR 6 MONTHS. | BORROWER'S PRIMARY RESIDENCE & BUSINESS MUST IN THE CITY OF MEM- PHIS; HAVE \$1 MILLION OR LESS IN REVENUE, OPERATING FOR 3 YEARS; AND BE CERTIFIED WITH THE CITY OF MEMPHIS OFFICE OF DIVERSITY AND COMPLIANCE (OBDC). ALL FOR-PROFIT INDUSTRIES, EXCEPT NON-PROFIT, GOVERNMENT, RELIGIOUS OR RETAIL ARE ELIGIBLE. | APPLY BY PHONE: 901-636-9300 APPLY BY EMAIL: JERRY.BRACK@MEMPHISTN.GOV *MUST COMPLETE WEB-BASED COUNSELING TO QUALIFY. DETAILS ON AVAILABLE SESSIONS WILL BE MADE TO EACH APPLICANT. |

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| CITY OF MEMPHIS MICRO LOAN FUND, SMALL BUSINESS RESILIENCY LOAN | LOANS RANGE FROM \$5,000 UP TO \$35,000. CAN BE USED AS ESSENTIAL WORKING CAPITAL FOR EXPENSES SUCH AS BUSINESS RENT OR MORTGAGE PAYMENTS, PAYROLL, SUPPLIER AND VENDOR PAYMENTS, INSURANCE AND UTILITIES, EQUIPMENT PURCHASES AND CONSTRUCTION. DELAYED PAYMENTS FOR 3 MONTHS. | BORROWER'S PRIMARY RESIDENCE & BUSINESS MUST BE IN THE CITY OF MEMPHIS, HAVE \$1 MILLION OR LESS IN REVENUE, OPERATING FOR 3 YEARS, AND BE CERTIFIED WITH THE CITY OF MEMPHIS OFFICE OF DIVERSITY AND COMPLIANCE (OBDC). ALL FOR-PROFIT INDUSTRIES, EXCEPT NON-PROFIT, GOVERNMENT, RELIGIOUS OR RETAIL ARE ELIGIBLE. | APPLY BY PHONE: 901-636-9300 APPLY BY EMAIL: JERRY.BRACK@MEMPHISTN.GOV *MUST COMPLETE WEB-BASED COUNSELING TO QUALIFY. DETAILS ON AVAILABLE SESSIONS WILL BE MADE TO EACH APPLICANT. |
| MEMPHIS MEDICAL DISTRICT COLLABORATIVE SMALL BUSINESS REMOBILIZATION FUND | UP TO 30% OF FUNDING COVID-19 FUNDING ASSISTANCE ALREADY AWARDED UP TO \$10,000. FUNDS CAN USED TO PAY FOR OPERATING CAPITAL, INSURANCE, UTILITIES, PAYROLL, INVENTORY, FURNITURE, FIXTURES, EQUIPMENT, DEBT REFINANCE, MARKETING AND RETROFITTING TO ACCOMMODATE SOCIAL DISTANCING. APPLICATIONS MUST INCLUDE EXPLANATION INTENDED USE OF FUND | - BE LOCATED WITHIN THE MEMPHIS MEDICAL DISTRICT'S BOUNDARIES. - BUSINESS MUST PROVIDE GOODS AND SERVICES FOR THE RESIDENTS, EMPLOYEES, AND STUDENTS IN THE MEDICAL DISTRICT - BUSINESS MUST HAVE BEEN AWARDED COVID-19 EMERGENCY SUPPORT DOLLARS FROM A CDFI OR OTHER AGENCY. INELIGIBLE BUSINESSES INCLUDE PAYDAY LENDERS; LIQUOR AND TOBACCO STORES; PAWN SHOPS; WEAPONS DEALERS OR SHOPS; ADULT ENTERTAINMENT; PASSIVE REAL ESTATE INVESTORS AND HOME-BASED BUSINESSES. | APPLY ONLINE LOAN DETAILS CAN BE FOUND > HERE |
| EDGE NEED GRANT | BUSINESSES STILL OPEN WITH A PLAN FOR 90 DAYS OF CONTINUOUS OPERATION CAN QUALIFY FOR UP TO \$10,000. TEMPORARILY CLOSED BUSINESSES WITH A PLAN TO REOPEN WITHIN 90 DAYS, CAN QUALIFY FOR \$5,000. CAN BE USED FOR WORKING CAPITAL COSTS SUCH AS RENT OR MORTGAGE PAYMENTS, SUPPLIER AND VENDOR PAYMENTS, INSURANCE | - BUSINESS MOST HAVE AT LEAST 25% REVENUE LOSSES BECAUSE OF THE VIRUS - LESS THAN \$1 MILLION IN ANNUAL REVENUES - LOCATED IN A DISTRESSED AREA - MUST BE A COMMERCIAL ENTERPRISE LOCATED IN THE SOUTH CITY NEIGHBORHOOD (MAP), AND CURRENT ON CITY & COUNTY PROPERTY TAXES. INELIGIBLE INDUSTRIES INCLUDE LIQUOR AND TOBACCO STORES; ADULT ENTERTAINMENT; PAWN SHOPS, (CONTINUED ON PAGE 3.....) | CLICK HERE FOR THE APPLICATION EMAIL COMPLETED APPLICATION TO: NEED@GROWTH-ENGINE.ORG QUESTIONS: PLEASE EMAIL NEED@GROWTH-ENGINE.ORG OR CALL 901-341-2100 *MUST COMPLETE WEB-BASED COUNSELING TO QUALIFY. DETAILS ON AVAILABLE SESSIONS WILL BE MADE TO EACH APPLICANT. |

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| EDGE NEED GRANT (CONTINUED) | INFORMATION ON PAGE 2 | PAYDAY AND TITLE LOANS; CAR DEALERS, MINISTORAGE, GAS STATIONS, LENDING INSTITUTIONS; REAL ESTATE DEVELOPMENT OR RENTAL; INSURANCE; PRIVATE CLUBS; NON-PROFITS INCLUDING RELIGIOUS ENTITIES; HOME-BASED BUSINESSES AND GOVERNMENTS. ALL OTHERS ARE AT THE DISCRETION OF THE ECONOMIC DEVELOPMENT FINANCE COMMITTEE. | INFORMATION ON PAGE 2 |
| PATHWAY LENDING RESTART LOAN PROGRAM | UP TO \$25,000 AT 4% FIXED INTEREST RATE FOR 66 MONTHS, WITH NO ORIGINATION FEES OR PREPAYMENT PENALTY. DELAYED PAYMENTS FOR UP TO 6 MONTHS. COVERS OPERATING EXPENSES INCLUDING INVENTORY, WORKING CAPITAL, PAYROLL AND OTHER MOBILIZATION EXPENSES. CLOSING COSTS CAN BE PAID FROM PROCEEDS. A RESTART PLAN OUTLINING HOW THEY WILL SPEND THE FUNDS IS REQUIRED. PATHWAY WILL PROVIDE ASSISTANCE WITH PLAN CREATION. | MUST BE A SMALL, MINORITY- AND WOMEN-OWNED BUSINESS OPERATING IN SHELBY COUNTY. INELIGIBLE BUSINESSES INCLUDE THOSE 33% OR MORE OF THEIR REVENUE FROM GAMBLING; ALCOHOL, TOBACCO AND FIREARM RETAILERS; FINANCIAL INSTITUTIONS; NON-PROFITS; GOVERNMENTS; CHECK CASHING AND BAIL BONDSMAN; ADULT ENTERTAINMENT AND THOSE PRIMARILY ENGAGED IN LOBBYING AND POLITICAL ACTIVITIES | CALL TRAVIS HUGHES AT 888-533-7284 VISIT WWW.PATHWAYLENDING.ORG |
| PATHWAY LENDING RESTART LOAN PROGRAM — MEDICAL DISTRICT COLLABORATIVE | UP TO \$25,000 AT 4% FIXED INTEREST RATE FOR 66 MONTHS, WITH NO ORIGINATION FEES OR PREPAYMENT PENALTY. DELAYED PAYMENTS FOR UP TO 6 MONTHS. COVERS OPERATING EXPENSES INCLUDING INVENTORY, WORKING CAPITAL, PAYROLL AND OTHER MOBILIZATION EXPENSES. CLOSING COSTS CAN BE PAID FROM PROCEEDS. A RESTART PLAN OUTLINING HOW THEY WILL SPEND THE FUNDS IS REQUIRED. PATHWAY WILL PROVIDE ASSISTANCE WITH PLAN CREATION. MAY BE USED IN ADDITION TO OTHER MEDICAL DISTRICT COLLABORATIVE FUNDING | MUST BE A SMALL BUSINESS OPERATING IN THE MEDICAL DISTRICT COLLABORATIVE'S FOOTPRINT. SEE THE MAP HERE INELIGIBLE BUSINESSES INCLUDE THOSE WHO EARN 33% OR MORE OF THEIR REVENUES FROM LEGAL GAMBLING; ALCOHOL, TOBACCO AND FIREARM RETAILERS; FINANCIAL INSTITUTIONS; NON-PROFITS; GOVERNMENTS; CHECK CASHING AND BAIL BONDSMAN; ADULT ENTERTAINMENT AND THOSE PRIMARILY ENGAGED IN LOBBYING AND POLITICAL ACTIVITIES | CALL TRAVIS HUGHES AT 888-533-7284 VISIT WWW.PATHWAYLENDING.ORG |

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| GOFUNDME SMALL BUSINESS RELIEF PROGRAM | UP TO \$500 MATCHING GRANT FOR SMALL BUSINESSES WHO CREATED AND SOLICIT DONATIONS THROUGH A GOFUNDME ACCOUNT. FUNDS CAN BE USED TO EITHER HELP CARE FOR ITS EMPLOYEES/WORKERS OR PAY ONGOING BUSINESS EXPENSES. ONLY ONE GRANT PER BUSINESS. | BUSINESSES ARE ELIGIBLE IF: HAVE BEEN NEGATIVELY IMPACTED BY MANDATES RELATED TO THE COVID-19 PANDEMIC; THEY ARE INDEPENDENTLY OWNED AND OPERATED; ARE NOT NATIONALLY DOMINANT WITHIN THEIR INDUSTRY CAN RAISE AT LEAST \$500 FOR THE BUSINESS THROUGH A GOFUNDME FUNDRAISER STARTED BECAUSE OF THE COVID-19 PANDEMIC; AND THERE ARE NO FRAUD REPORTS MADE AGAINST IT. INELIGIBLE BUSINESSES INCLUDE FRANCHISES, CHAIN, LARGE COMPANY AND ANY OTHER BUSINESS PROHIBITED IN GOFUNDME'S TERMS OF SERVICE | STEPS TO APPLY: -MAKE SURE YOU ADD THE HASHTAG #SMALLBUSINESSRELIEF TO YOUR FUNDRAISER STORY -FILL OUT THIS FORM TO CONFIRM YOUR SMALL BUSINESS -RAISE \$500 FROM YOUR FRIENDS, FAMILIES, AND OTHER CONNECTIONS SEE THE PROGRAM'S FAQS HERE WWW.GOFUNDME.COM/TERMS |
| COMMUNITY LIFT RECOVERY LOAN | UP TO \$12,000 IN FUNDS, 60% FORGIVABLE | - EXISTING BUSINESS OWNERS IN MEMPHIS AND SHELBY COUNTY - ASPIRING BUSINESS OWNERS WITH PLANS TO OPEN IN MEMPHIS AND SHELBY COUNTY - COMMUNITY DEVELOPMENT CORPORATIONS IN MEMPHIS - CHARTER SCHOOLS IN MEMPHIS | APPLY ONLINE |
| SHELBY COUNTY GOVERNMENT - OUR BEAUTIFUL COMEBACK GRANTS | GRANTS OF UP TO \$2,000 FOR NAIL SALONS, HAIR SALONS, BARBERSHOPS, TATTOO PARLORS, AND OTHER PERSONAL SERVICE BUSINESSES. | -BE LOCATED IN SHELBY COUNTY -OWNERS MUST WAIVE PAST-DUE BOOTH RENT AND/OR COMMISSIONS THAT WOULD HAVE BEEN INCURRED BETWEEN MARCH 2020 AND MAY 2020 -MUST FOLLOW SOCIAL DISTANCING, SANITATION, AND OTHER SHELBY COUNTY HEALTH DEPARTMENT DIRECTIVES | APPLY ONLINE |
| SHELBY COUNTY GOVERNMENT — SHARE THE TAB GRANTS | GRANTS UP TO \$10,000. CAN BE USED TO COVER RENT/MORTGAGE, PAYROLL, SANITIZATION, EXPENSES RELATED TO SWITCHING TO A FULL-SERVICE RESTAURANT, AND MORE. | LIMITED SERVICE RESTAURANTS (OR BARS) IMPACTED BY COVID-19 SHUTDOWNS BUSINESS MUST BE LOCATED IN SHELBY COUNTY CURRENT ON ALL SHELBY COUNTY TAXES HAVE CURRENT TN ALCOHOL BEVERAGE COMMISSION OR RESTAURANT LICENSE | APPLY ONLINE: WWW.SHELBYCOUNTYTN.GOV/3669/SHARE-THE-TAB-GRANT MUST SUBMIT A BUDGET SHOWING USE OF FUNDS BETWEEN 09/15/20 AND 12/15/20 |

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| GREATER MEMPHIS WORKFORCE DEVELOPMENT BOARD TRAINING | FUNDS CAN BE USED TO REIMBURSE TRAINING COSTS FOR: INSTRUCTORS'/TRAINERS' SALARIES (UP TO \$50/HOUR) CURRICULUM DEVELOPMENT TEXTBOOKS AND MANUALS MATERIALS AND SUPPLIES TUITION EXPENSES (TUITION DEFINED AS BEING PROVIDED BY AN INSTITUTION REGULATED BY THE TENNESSEE HIGHER EDUCATION COMMISSION) | MUST BE LOCATED IN SHELBY, FAYETTE, LAUDERDALE OR TIPTON COUNTIES IN TENNESSEE BE REGISTERED AS A TENNESSEE FOR-PROFIT BUSINESS OR OTHER NOT-FOR-PROFIT (NOT ALL QUALIFY, EVALUATED CASE BY CASE) IN OPERATION AT LEAST ONE (1) YEAR EMPLOY AT LEAST FIVE FULL-TIME EMPLOYEES OPERATION MUST BE AN IN-DEMAND, IN-BALANCE OR DECLINING INDUSTRY THAT CAN JUSTIFY NEE CURRENT ON ALL LOCAL, STATE, AND FEDERAL TAX OBLIGATIONS MUST BE A FINANCIALLY VIABLE MUST NOT APPEAR ON ANY FEDERAL SUSPENSIONS OR DEBARMENT LIST | APPLY ONLINE HERE. |
| BLACK BUSINESS ASSOCIATION OF MEMPHIS COVID-19 RELIEF FUND | GRANTS OF UP TO \$2,000 FOR NAIL SALONS, HAIR SALONS, BARBER-GRANTS UP TO \$300 TO PERSONAL CARE WORKERS AFFECTED BY THE PANDEMIC.PERSONAL SERVICE BUSINESSES. | MUST BE A CITY OF MEMPHIS RESIDENT AND OPERATE AN ELIGIBLE INDUSTRIES IN THE CITY LIMITS. ELIGIBLE INDUSTRIES/OCCUPATIONS INCLUDE BARBERS, COSMETOLOGISTS, ESTHETICIANS, HAIR BRAIDERS, MAKE-UP ARTISTS, MASSAGE THERAPISTS, NAIL TECHNICIANS AND PERSONAL TRAINERS. MUST BE ABLE TO PROVIDE PROOF OF OCCUPATION BY STATE ISSUED LICENSE. | APPLY ONLINE HERE. FUNDS ARE AVAILABLE THROUGH DECEMBER 31, 2020 OR UNTIL THEY ARE EXHAUSTED |

MORE INFO ON PAGE 6

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| <p>TENNESSEE SUPPLEMENTAL EMPLOYER RECOVERY GRANT</p> | <p>THE PROGRAM'S APPLICATION WINDOW WILL OPEN OCTOBER 7, 2020 AND REMAIN OPEN UNTIL DECEMBER 29, 2020, OR UNTIL ALL FUNDS ARE DEPLETED.</p> <p>PLEASE NOTE: FUNDS WILL BE DISTRIBUTED ON A FIRST-COME, FIRST-SERVED BASIS;</p> <p>AWARDS ARE CAPPED AT \$30,000. BUSINESSES LOCATED IN LOW TO MODERATE INCOME ("LMI") CENSUS TRACTS, OPPORTUNITY ZONES, OR PROMISE ZONES WILL RECEIVE AN ADDITIONAL \$500 ADDED TO THE MAXIMUM ALLOWABLE EXPENSES;</p> <p>10% OF ALL FUNDS DISTRIBUTED UNDER THIS PROGRAM WILL BE RESERVED FOR ELIGIBLE DIVERSITY BUSINESS ENTERPRISES, CLASSIFIED AS MINORITY BUSINESS ENTERPRISES, WOMEN BUSINESS ENTERPRISES, OR SERVICE-DISABLED VETERAN BUSINESS ENTERPRISES, AND ENTERPRISES OWNED BY DISABLED PER-</p> | <p>THE PERIOD FOR REIMBURSABLE EXPENSES IS MAY 1, 2020 THROUGH AUGUST 31, 2020. ELIGIBLE EXPENSES AND BUSINESS INTERRUPTION COSTS INCLUDE BUT ARE NOT LIMITED TO:</p> <ul style="list-style-type: none"> - COSTS TO CREATE SOCIAL DISTANCING MEASURES - PURCHASING PERSONAL PROTECTIVE EQUIPMENT FOR EMPLOYEES OR CUSTOMERS - CONTACTLESS EQUIPMENT - PAYROLL EXPENSES - MORTGAGE INTEREST <p>MORE ELIGIBILITY REQUIREMENTS HERE: HTTPS://TNCARESACT.TN.GOV/serg-faqs</p> | <p>APPLY ONLINE HERE: TNCARESACT.TN.GOV/FORM/SERG-APPLICATION</p> |
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